



NORTHERN BUSINESS COLLEGE

OWEN SOUND, ONTARIO

C. A. FLEMING, F. C. A., PRINCIPAL

G. D. FLEMING, SECRETARY

CANADA'S LEADING SCHOOL OF BUSINESS AND SHORTHAND



NORTHERN BUSINESS COLLEGE

OWEN SOUND, ONTARIO

—ANNUAL— ANNOUNCEMENT

**C. A. FLEMING,
Principal**

**G. D. FLEMING,
Secretary**

OWEN SOUND,

ONTARIO, CANADA

A Few Facts About The Northern Business College Building



1 THE NORTHERN BUSINESS COLLEGE is located at No. 34 Scrope St., Owen Sound, one block east from the main street of the town, within one minutes walk of the Post Office, Customs Office or market ; two minutes walk of six of the principal churches : on a quiet street, free from the noise and disturbance of a main street, yet right in the middle of the town and convenient to plenty of good comfortable private boarding houses.

2 The building is especially adapted for College work, not in a few rooms over a store.

3 The study halls and class rooms are large airy rooms, which provide every comfort for the student.

4 It is excellently lighted (over 60 windows).

5 The ventilation is good.

6 It is well heated by two steam boilers.

7 There is 10650 square feet of floor space used for the College.



The College Building from the South-West.



C. A. FLEMING, F. C. A.
PRINCIPAL

THE
MEN
YOU
DEAL
WITH



G. D. FLEMING,
SECRETARY

C. A. FLEMING, F. C. A., whose portrait appears on the opposite page has been Principal of the NORTHERN BUSINESS COLLEGE continuously since it was founded in 1881. He holds the highest degree obtainable in Canada as an accountant—Fellow of the Chartered Accountants, and is the author of FLEMING'S SERIES OF BUSINESS BOOKS—eight volumes.

G. D. FLEMING, whose portrait appears on the opposite page, is secretary of the College and has been, for some time, a teacher in the institution. He is a son of the principal and is actively associated in the management of the institution.

If you are coming to Owen Sound as a student—a stranger, write a few days in advance, giving date and time of expected arrival, and you will be met at the train or boat. Suitable board will be procured in private houses, and every assistance given to make your stay in the N. B. C. both pleasant and profitable.

INTRODUCTION



It would be easy to fill this announcement with claims of superiority, not backed by necessary evidence to substantiate them. We have always backed every claim of superiority by facts to uphold it, and the purpose of this announcement is not to fill up pages of idle boasting, but rather to put in a clear cut, honest way the merits which no one can dispute or deny, and which are the result of 28 years of continuous progressive management.

We pride ourselves in our graduates. Their employers are delighted with them, and always return to us when in need of fresh office help. The reader when selecting a school to attend is doubtless puzzled. All claim to be the best. However we simply ask you to use your own judgement, carefully considering what this announcement contains, and for your decision on the merits as you find them. In any case if you desire what is thorough, up-to-date and in harmony with the best business offices, we can give you satisfaction.

THE STAFF....

When considering the merits of a school, the staff of teachers should not be overlooked. Granted you an average pupil, unless he is under careful, well trained, experienced teachers, his course at any institution may be of little use. A man might be a good bookkeeper or stenographer, and yet be a complete failure as a teacher.

Our regular working force of teachers and instructors are experienced and painstaking, on duty every day. They devote their time and energies unreservedly to the students.

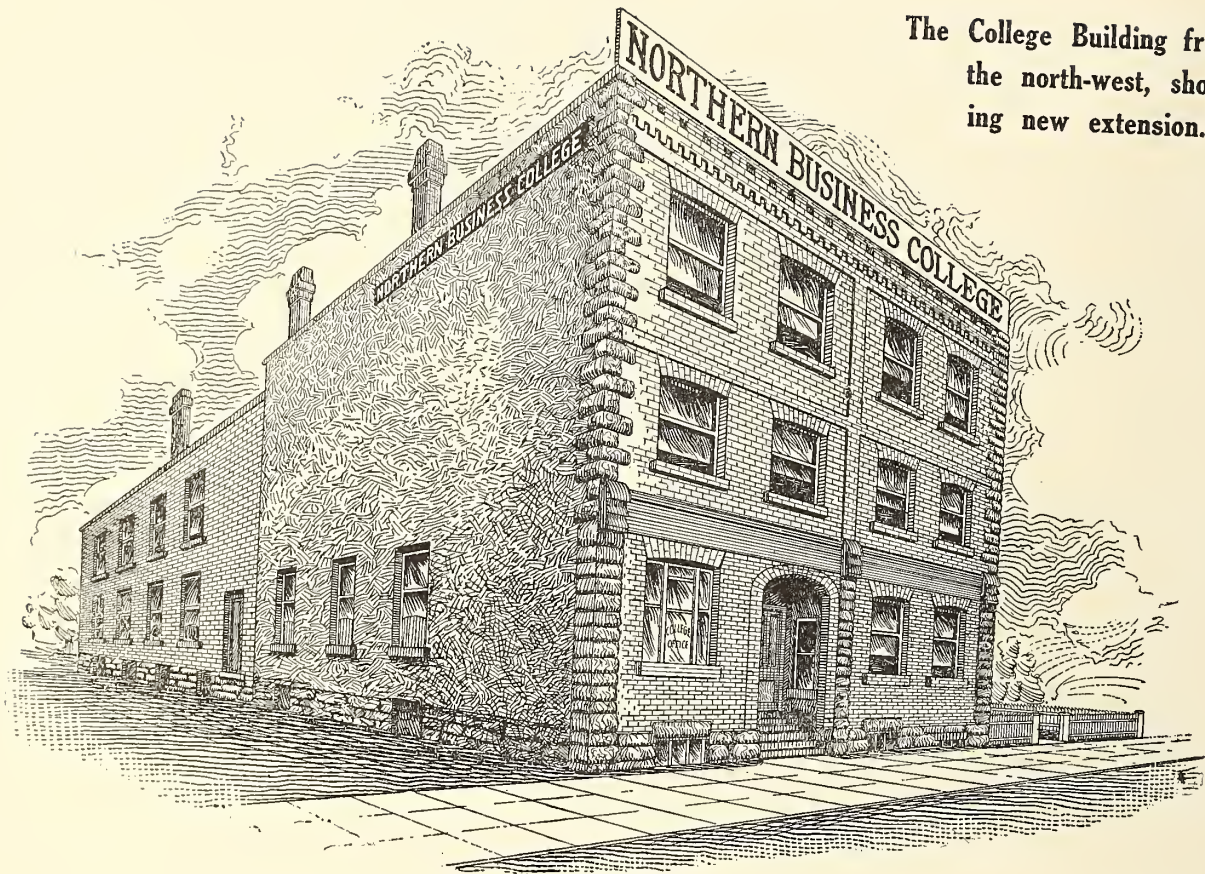
Our staff contains no part-time teachers or occasional lecturers. During the term lectures are given to the students by leading business and professional men and clergymen who are not on our regular staff.

THE MANAGEMENT....

The Northern Business College is managed and controlled by the principal, C. A. Fleming, F. C. A. and the secretary George D. Fleming who are responsible for its methods, discipline and course of instruction. They are assisted by capable teachers and instructors in the various branches of the courses of study. The management of the Northern Business College prefer to call a person a teacher whose time and talents are used regularly every day in teaching his pupils, both in class work and individually. He calls a person an instructor who devotes his energies and talents to the advancement of his students every day, by giving individual instruction and help from desk to desk, but who do not do any class teaching in special class rooms. At the Northern Business College we are always careful to see that there is no lack of personal help for the students whenever it is required, and that there is proper classification and class teaching.

The efficiency of our staff will always be maintained as it has been since the founding of the institution in 1881. Thoroughness of work is our aim, both with our teachers and our students. The large amount of capital invested in college building, furniture, publishing office, etc. and are a guarantee of permanent and efficient work.

The College Building from
the north-west, showing
new extension.



The Finest School Room in Canada...

This heading is the remark of a traveller for one of the largest publishing houses in Canada, when shown one of the rooms in the new addition built to the Northern Business College. He has travelled over Canada from the Atlantic to the Pacific, and is, we believe competent to express an opinion. This opinion is confirmed by others who have visited us since the enlargement of our building.

The addition is built of white brick and finished in quarter cut oak. There are large windows on three sides, giving first-class light. The old college building has been remodelled and repaired and made equal to new. This whole building is properly ventilated and steam heated, and is planned carefully to meet the needs of a large number of students. We have no hesitation in saying that we have the largest, the most convenient and the best Business College premises and equipment in Canada.

On the ground floor we have the office, the stationary supply room and the shorthand and typewriting study halls and dictation rooms, cloak room and lavatory. On the second floor are business department study halls, the banking and business practice offices, cloak room and lavatories. On the third floor are located the Preparatory Department (for those whose early education has been neglected), also four class rooms for special classes from the Business and Preparatory Departments.

This is a total of eighteen rooms besides halls and lavatories, the most liberal and complete provision ever made in Canada for commercial school work. It is further worthy of note that only one other Business College in Canada owns a college building and that was built after the Northern had occupied their building for twenty years ; others are in rented premises, usually second and third flats over stores.

This may be taken as a fair indication of the thoroughness and permanency of the Northern Business College and of the work done in the institution.

On the opposite page is a photographic illustration of six of our series of practical business books. Next to a thorough practical teaching staff under experienced management, the necessity is for good up-to-date text books. Our own publications, eight in number, were written C. A. Fleming, F. C. A., because suitable books could not be procured. These books are standards in all parts Canada, and form the basis for our courses. The list is as follows :

Expert Book-keeping, an advanced text book dealing with Joint Stock Company and Corporation work, 340 pages.

Laws of Business, a complete guide in business law, conveyancing and in the drawing of all ordinary business papers. 264 pages.

Practical Mensuration illustrates all kinds of practical measurements used by business men, carpenters, builders, machinists, engineers, farmers and others. 132 pages, illustrated.

How to Write A Business Letter, as its name indicates is a complete instructor in the art of writing business letters. 120 pages, illustrated.

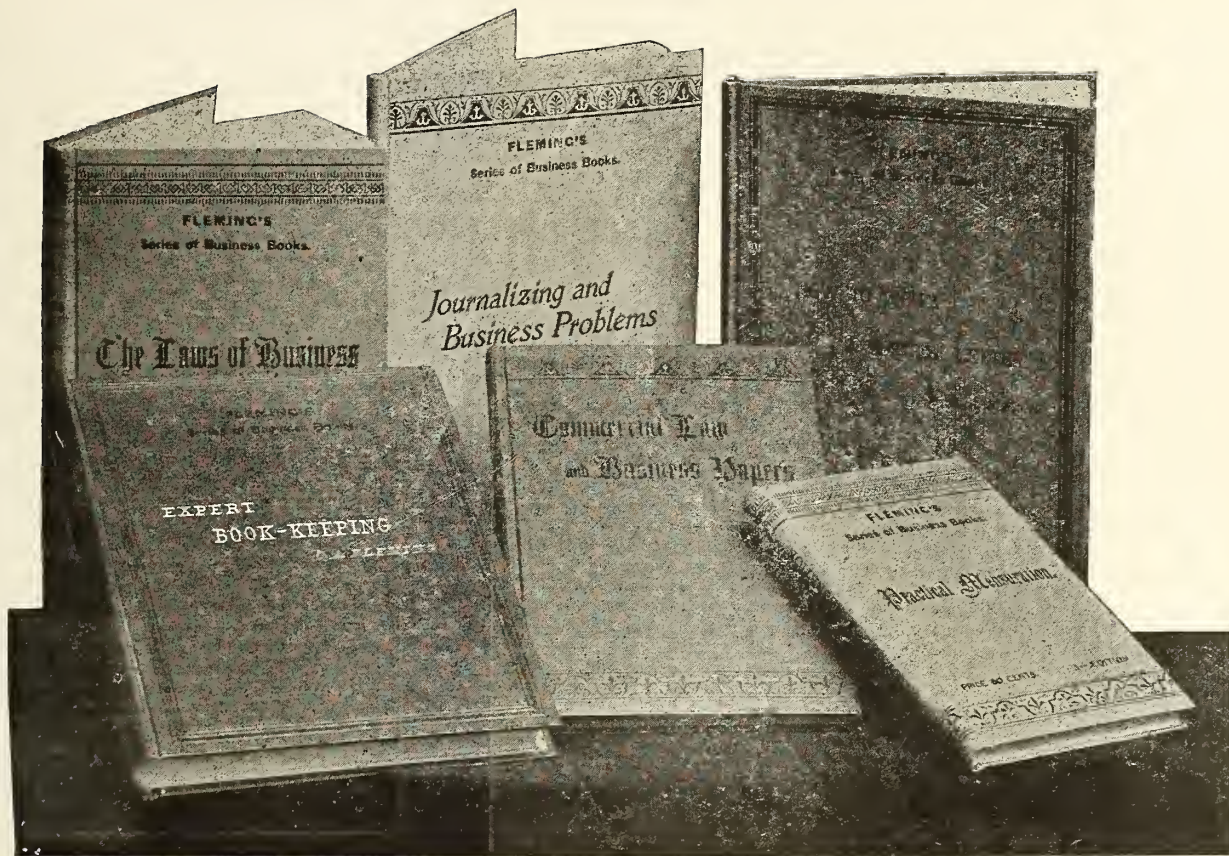
Commercial Law and Business Papers, this is a handy, practical book for students studying the elements of business law, 160 pages,

Self Instructor in Writing, a very useful work on penmanship that any person can learn from. 84 pages, fully illustrated.

Journalizing and Business Problems, a practical drill and exercise book, giving about a thousand practical transactions in business and how to deal with them.

Thirty Lessons in Punctuation, a practical class book with examples and exercises covering all the principal points in punctuation.

Good Business Books are the product of A Good Business School



Six of the most up-to-date Business Publications, written by C. A. Fleming and published at the College.



Registering Attendance

These students in the engraving are giving their register numbers at the register wicket in the corridor near the entrance. This is done morning and afternoon before the opening of school- Each person on being enrolled as a student is assigned a register number by which he gives in his attendance for each half day. The attendance is taken in a manner similar to that employed in large business establishment in keeping the time of employees.

College Post Office Boxes

On the left side of the engraving on this page the College post office boxes are shown. These are furnished free to students who have their mail addressed in care of the College. The mail is brought from the post office four times daily and distributed in these boxes so that students get their letters promptly and they are so located that they can see anything in their box in passing in and out of the College.

IMPORTANT TO YOUNG MEN AND WOMEN...

The courses of study as laid down in this book are a fair description of the work done in the school: we prefer to underestimate rather than exaggerate it. We are prepared to fully carry out the promises and statements we make in our advertisements, and that, too, in the most approved manner. We publish our curriculum for each course in full so that the student can readily see that the education we give is really both thorough and practical, there is no guess work about it: students have thorough text books on every one of their studies, and that is what cannot be said of any other institution in Canada giving a business education.

The college giving the best courses of study, having a complete series of text-books, proper buildings and appliances for carrying out those courses of study, and having an established reputation, first of all gives the student the best training to equip him for his life work: and second, the standing of the college gives the student a prestige not obtained by attending an obscure or poorly equipped or theoretical institution, or a fakir school whose principal or president has neither educational nor business qualifications to fit him for such work.

DEFINITE COURSES...

Our courses of study are clearly defined and are the result of twenty-eight years experience in college work and in business. There is no guess work about them and they are in harmony with business as it is done in the larger mercantile manufacturing and financial companies. We do not pretend to give a business course in book-keeping and kindred subjects, also shorthand and typewriting in three months. The average student should spend at least six months good hard study on each course, and many need a longer time. When a thing is being done it should be done well, and this is especially true in educational matters. When it is possible parents should give their children both the business course and the shorthand and typewriting course, as both classes of work are to be done in almost every business office, and the person who is able to do both is more likely to secure a profitable situation than the person who can only do one class of work. It is a mistake to rush over the studies in any course. We like to have students spend sufficient time to master every detail in all the branches of the course they are taking. We are then able to give a satisfactory recommendation.

BUSINESS METHODS IN ATTENDANCE, DISCIPLINE, &c.

From the day the student enrolls in the Northern Business College till the day he graduates he is taught systematic business methods. He is expected to be at his desk and ready for business before the opening hour of both morning and afternoon sessions. Each student on entering is given a class register number. Every day, morning and afternoon, as he passes in the front door, a teacher is waiting at the register wicket to whom he gives this number and thus records his attendance for each half day. If he is late he is so marked, and has to wait until passed into his department from the office. Each student is given a box in the College post office, in which his mail is placed several times daily if addressed in care of the College. The work of every student is carefully and regularly checked by teachers, both as to neatness and accuracy, and a complete record kept in specially prepared record books and indexes. A full report of any student's progress, standing and deportment can be furnished any day in a few minutes, and a monthly report of any student's work will be sent to the parent if requested.

The discipline of the institution is strict and business-like, but reasonable. Every student entering is expected to be a gentleman or a lady and is always treated as such in a courteous manner by all the teachers and officers of the institution. There is therefore, practically no trouble with discipline and students appreciate and enjoy the careful interest of all the teachers in their studies, and make perfectly free to ask questions or assistance in difficulties in their studies either in or out of school hours. This is the kind of discipline calculated to develop the best in young people and produce the best educational results.



GRADUATION

A careful and systematic record of each student's work, attendance, deportment and punctuality is kept. A good record throughout the college course is the first requisite. A regular system of examination is carried on weekly during the student's attendance. A good record in these progressive examination tests is the second requisite.

In the business department the student must have completed the course of studies, business practice and office work prescribed in a satisfactory manner as a third requisite.

In the shorthand department, as a third requisite, the student must have attained a proper speed in shorthand, typewriting, and have done all prescribed exercises carefully and neatly.

As a fourth requisite for graduation in the business department, the student must pass our final examinations and show by such tests that he or she comprehends the work done in the department and is capable of doing office work in a satisfactory manner.

As a fourth requisite in the shorthand department the student must pass our final examinations and tests and prove his or her ability to do the regular stenographic work of an office in a satisfactory manner both in speed, accuracy and neatness of forms.

There is no diploma fee of \$1 to \$10, such as is charged by some institutions. Our diploma is awarded to those who comply with the foregoing conditions, without any expense attached thereto. The diploma is not awarded simply for doing a number of sets of book-keeping, or a number of shorthand exercises, or for attendance at the college a certain number of weeks or months. Our diploma is a first-class recommendation in itself—a passport to good situations.

We desire to impress on our students the idea that their aim should be to get a thorough education, and not to endeavor to secure a diploma with the smallest amount of work or effort. Their idea should be to get the greatest amount of information and training possible, and not merely to squeeze through graduation examinations. The thorough, painstaking student is likely to be a thorough, painstaking office hand.

SITUATIONS NOT GUARANTEED

We are frequently asked if we guarantee situations for our students. We positively do not guarantee situations for anyone. True, we are in a position to secure situations for those who are competent to fill them and we take every advantage of this to place our students, but we do not desire to solicit patronage by holding out the inducement of guaranteed situations.

Every year we place very many young men and women in positions. The principal has a very wide business connection as the result of 29 years in college work and practice as an expert accountant, and he takes great pleasure in assisting deserving students to suitable situations.

It is absolute foolishness to imagine that because there is not a situation waiting for you when you have completed your course, that you have therefore wasted your time and labor in the preparations you have just gone through. The secret of success is in being ready for the situation or for promotion when the opportunity presents itself. Rest assured the opportunity will come, and from years of experience in this line in Canada, we have found, that a competent person does not wait very long.

Some Canadian business colleges are making extraordinary bids for patronage on situation promises; we have in our possession letters sent out by such institutions in advance as an inducement to attend a certain school. We could name a neighborhood, where four young people attended on such representation; they all came home without situations. We came by this information from the parent of a bright young man of sixteen years from the same neighborhood, who attended the Northern Business College and was sent into a good position at \$35 per month and a raise in two months.

Another plan adopted by some colleges is publishing lists of names of students placed in positions and including in the list not only positions secured by the school but the name of every student whether in attendance at the present year or ten years ago who has found employment for himself or changed positions from one house to another, where the school had not anything to do with procuring the situation.

Letter Copying

The accompanying engraving shows a student copying her correspondence in her letter book after a thorough lesson in this subject has been given by the teacher. Pupils are all required to put into practice what they have been taught. This is done outside of school hours, in the morning, at dinner time or after four o'clock. Every student must be able to show good copies in the letter book provided for the purpose.

This is a sample of the practical way the teaching is done at the Northern Business College. The students are taught and then required to put their knowledge into practice in exactly the same way it is done in the regular business offices.

There are four of these presses in the building and every student is required to take this practical office work.





The above cut shows about two-thirds of our new Commercial Room. Some of the Banks and Offices for the business practice work can be seen at the end of the room.

DESCRIPTION OF THE BUSINESS COURSE



A Business Education Useful to All

The education offered in this department is peculiar, suited alike to the educated, from a literary standpoint, and to those whose primary training has been neglected. Some get the idea that the work of the Northern Business College is simply to train Book-keepers. If this were the case there would be little use of our existence. The work is practical and definite: useful in any line of work, or any profession.

Farmers—To those who desire to engage in agricultural pursuits, it gives the necessary practical knowledge of business which enables them to meet the shrewd business man, the “oily-tongued agent,” or the cunning speculator, with the confidence in their own ability and knowledge of the principles and liabilities of contracts that secure them from fraud and imposition.

Mechanics—The mechanic who has mastered such a course of study has every opportunity to rise in his calling by reason of his superior ability to transact business correctly and with despatch. Too often we find young men starting for themselves who are master workmen at their trade, but who have not the least idea as to how business should be conducted. Nine out of every ten, at the least, of this class fail. Others far-seeing at the start, take into partnership a man having knowledge of office work. This could be avoided by spending a term in the Northern Business College. We very frequently have journeymen in attendance taking up a business course for a few months before starting business for themselves. Many parents have their sons take a few months course before beginning to learn a trade.

Merchants—To those engaged in merchantile pursuits it is valuable. They gain a knowledge of the methods of conducting a business properly in a few months that they would not acquire in years of actual work in a counting house. In the office they learn only what applies *to one particular line of business while in the College they get a knowledge of the broad principles and usages of trade that are applicable to all classes of work, and are ready to advance whenever opportunity offers.*

Teachers—The teacher who has completed our course of study commands a much better salary by his knowledge of book-keeping, etc. Graduates are very much sought after in many public schools, for their excellent style of writing and proper methods of teaching it. Besides, should he determine to abandon teaching at any time, he is ready to accept a partnership in a business, or start one himself. Teachers who take our course can add a handsome sum yearly to their salary by doing conveyancing, posting up books, drawing of wills, etc.

Professional Men—To professional men it is also invaluable. The thorough training in accounts, kept by single and double entry enables the lawyer to handle his cases, many of which have more or less connection with books of account, intelligently; to investigate any irregularities or peculiarities in the books of individuals, corporations, companies or municipalities. It enables the *doctor*, the *lawyer*, or the *capitalist* to judge of the financial standing of monetary institutions from their published statements and make their investments judiciously as well as to keep their own business records in proper condition.

Young Men and Women—To that large class of young men and women who are uncertain as to what calling or business to pursue, a business education is not only the best means of commanding lucrative and permanent employment but is an excellent stepping stone to a permanent business of their own.

Special attention is directed to the following explicit statement of the work done in our business or commercial course. The reader will notice that it does not consist of vague general statements. He can therefore, readily judge of its thoroughness. The fact that the Principal is the author of the series of practical business books, used extensively in Business Colleges, and business offices throughout Canada, and advertised in the last pages of this announcement, is a sufficient guarantee of the very thorough and practical work done in this Institution.

The student who takes this course of study will make no mistake whatever and we believe that we can

fully substantiate our statement when we say that it is the most thorough and practical business course given in Canada.



Curriculum of the Business Course

The work in the Business Course is divided into three sections as follows: Junior Department, Senior Department, Business Practice Department. This curriculum will give an idea of the scope of the work taken up in each department of this course.

Junior Department

Book-keeping—The use of the Day-book, Journal and Ledger, Form and important points of correct Day-book entries; Journalizing of simple transactions; A thorough knowledge of Dr. and Cr.; Classification or Accounts: Posting; Trial Balance; Detection of errors in Trial Balances; A knowledge of the different errors that will affect a Trial Balance, also those errors that will not effect a Trial Balance; Making of Balance Sheets showing Losses and Gains, and Assets and Liabilities; A thorough understanding of Proprietor's Capital Accounts simple Partnerships; A knowledge of the showing of the following Accounts: Cash, Merchandise, Interest, Discount, Expense, Bank, Bills Payable. Bills Receivable, Real Estate, Loss and Gain and Personal Accounts; How to treat Accounts of Goods sold on commission; Indexing of Ledger, Mercantile terms, phrases and abbreviations.

Junior Business Practice—Four exercises of Business Practice are done by the student in the Junior department. These exercises are arranged as nearly as possible like business as it is done in the office, and include dealings with banks, express and freight departments, wholesale houses, etc. Goods are

bought, sold, invoiced; drafts drawn; notes given and received and all the routine of regular business office properly carried out by the students. The work includes practice in Book-keeping, Business Papers, Commercial Letter Writing, Balancing of Cash Books, Counting of Cash, etc.

Arithmetic—Addition, Subtraction, Multiplication, Division; Fractions; Reduction of Denominate Numbers; Calculation of Time with regard to the earth's surface and the reason for "Standard Railroad Time" changing in various places; Decimals; Simple Interest; Bank Discount; Bills and Invoices and Trade Discounts connected therewith.

Writing—Materials; Position at desk; Position of arm; How to hold pen; Position of paper; The different movements; Practice in Muscular Movements; Form of small and capital letters; Slant of letters; Height of letters; Correction of faults, illustrated on blackboard; Daily exercises in plain writing; Figures; Exercises to secure good movement and rapidity; Classification, principles and analysis of letters; Ledger headings.

Practical Grammar—How to use capital letters; Punctuation; Use of the Comma, Semicolon, Colon, Period, Dash, Quotation mark, Interrogation mark, Exclamation mark; Correction of common errors of speech.

Spelling—Writing exercises of words liable to be misspelled, and the correction of same from dictionary; Geographical proper names; Commercial words.

Business Correspondence—Materials—including colors and quality of ink; paper and envelopes; Headings of letters; Items; Punctuation; Correct arrangement; Name of person addressed and his residence, with punctuation and correct arrangement; Complimentary address,—different forms and the use of each; Body of letter, including paragraphing, proper form of sentences; Complimentary closing, with various forms and the use of each; Signature; Margin; Folding; Addressing the envelope; Stamping; Registering; Easy exercises in writing business letters.

Commercial Law—The general principles of contracts, including the parties, the work to be done, the consideration, etc., and the effect of the "Statue of Frauds" and the "Statue of Limitations" on contracts generally; Negotiable paper, including the liabilities and effects of Endorsements, Acceptances, Lien Notes, Chattel Notes, Interest, Usury, Protests, Guaranty, Warehouse Receipts Bills of Lading, etc.

Business Papers—Promissory Notes—Individual Promissory Notes, Joint Promissory Notes, Joint and Several Promissory Notes, with various forms of each, and a thorough understanding of their negotiability; Orders, Protests, Due Bills, Chattel Notes, Deposit Receipts, Warehouse Receipts, Bills of Lading, Receipts, Invoices, Bills, Accounts, Statements, Forms of simple contracts.

Mensuration—Tables of Weights and Measures, Square Root, Cube Root, Measurement of areas, Circles, Triangles, Measurement of Land, Plastering Carpeting Papering, Roofing, Measurement of Lumber.

When the work in the JUNIOR DEPARTMENT has been correctly and carefully performed, and the student has given proof of his mastery of such work by passing the prescribed examinations, he is promoted to the SENIOR DEPARTMENT.

Senior Department of the Business Course.

Here the knowledge previously obtained is further extended. More complicated books are introduced and short methods of Book-keeping thoroughly explained or practised.

Book-keeping—Single and Double Entry, Changing books from Single to Double Entry; Statements of Assets and Liabilities, and Losses and Gains; Discussions of methods of finding worth of proprietor or firm; Different methods of keeping Bank, Salary and Rent Accounts; Various forms of ruling of Cash Book; Posting from Cash Book, Cash Journal, Bill Book, Sales Book, Commission Sales Book, Invoice Book, Time Book, etc.; Journalizing difficult entries; Special forms of books used in wholesale and retail Merchandizing, Commission, Administration of Estates, etc.; Detection of errors in Trial Balance; Systematic checking of books for errors; Use of Cross Entries in correcting errors.

Senior Business Practice—The exercises in this section include a great variety of business transactions fully carried out in their relation to other business houses, banks, etc. Each student has on him the responsibility of an ordinary business man, and conducts his business according to the regular plan used in the college. The dealings with the banks and offices are of a more advanced and complicated character, and the business transactions to be recorded in the students' books are more difficult. All the business papers, forms, arithmetic, etc., taught in the theory part of this department of the course are used, and students get every paper generally used in connection with such transactions in regular business offices, including the College Bank currency.

Business Arithmetic—Profit and Loss; Commission and Brokerage; Simple and Compound Interest; True Discount and Present Worth; Partial Payments; Stocks and Bonds; Partnership; Insolvency; Equation of Payments; Averaging of Accounts; Taxes; Duty; Mental Arithmetic.

Writing—Analysis of letters; Easy, rapid Business Writing, giving attention to size required for Correspondence, Ledger Headings, Ledger Entries, Journal Entries, Journal Explanations, etc.; Exercises on figures with a view to rapidity, neatness and legibility; Rapid Making Alphabets for box or package marking with brush or pen.

Commercial Law—Affecting Agency, Partnership, Joint Stock Companies, Sales of Chattels and Real Estate, Liens, Marine Insurance, Life and Fire Insurance, Guaranty and Suretyship.

Business Papers—Review of Junior Work, and Forms of Contract; Lease; Deed; Mortgage; Assignment of Mortgage; Discharge; Agreement for Sale of Land; Chattel Mortgage, ordinary and for security of an endorser; Chattel Mortgage Renewal and Discharge; Bill of Sale; Quit Claim Deed; Statutory Declaration.

Business Correspondence—Composition of Business Letters on subjects given from time to time; Writing Business Letters; Arranging parts in proper form and punctuation of same; Making of letter

press copies; Indexing of Letter Books; Filing of letters in convenient ways for future reference.

Practical Grammar—Exercises in Punctuation; Correction of errors in Speech and Composition; Correction of sentences and reasons therefor.

Mensuration—The measurement of contents of solid bodies; Practical measurement of brick and stone work; Excavation of cellars, foundations, drains, bins of Grain; Square timber; Sawlogs; Mows and stacks of hay.

Business Practice Department of the Business Course.

Book-keeping—Besides the vast amount of practice given in the various offices of this department the students do for themselves a great amount of book-keeping by both single and double entry. They keep a record of all transactions they do with the offices, banks, and with their fellow students, in the most approved manner, making daily cash balances, etc., just as in regular business, the equating of many of the accounts in the ledger and settling on the basis of the equated date. They admit partners and take over the book accounts on the only really equitable plan of averaging them and finding their true value, and the bills payable and receiveable, by applying to them the mercantile rule for partial payments; trial balance, balance sheets, statements, etc., are regularly taken, so that the work done is of the most practical nature.

Business Practice—These exercises follow those of the Junior and Senior departments, and still further develop the knowledge before obtained by the student. The exercises are more difficult, and include both double and single entry in the book-keeping, settlements with partners and valuing of business accounts for admission of partners; all forms of papers such as partnerships, leases, deeds, bonds, mortgages, releases, etc., are used in addition to the Junior and Senior practice work. Balance sheets and financial statements, cash balances and receipts and expenditure statements carefully explained. The book-keeping, invoicing, etc., connected with the work receives special care, and is so arranged that all results and answers are accurately checked by the teacher in charge. The students get different results so that it is impossible to

copy answers. Every student is taught to do his work very quickly and accurately, and to depend entirely upon himself as he has to do in the business office. The banking transactions also receive careful attention.

Arithmetic—Private marking of goods; Insurance (Life, Fire, Marine), including calculations of premiums, adjustment of losses, etc.; Endowment Life Insurance, considered as an investment; Foreign Exchange; Ratio; Proportion; Alligation; Savings Bank Accounts; Mental Arithmetic; General Average, etc.

Mensuration—The Measurements of Cylinders; Cones; Pyramids; Frustums of Pyramids and Cones; Measurements of piles of grain; Tapering sticks of timber; Difficult exercises in measuring irregular plots of ground; Various general exercises and problems.

Writing of exercises with a view of obtaining neatness, rapidity and legibility in business writing; Figures; Package making, etc.; Lettering addressing, envelopes etc.

Commercial Law—The relation of landlord and tenant; Master and servant; Shipping; Wills; Distribution of estates of deceased persons; Patents; Copyrights; Industrial designs; Transportation of freight and passengers; Host and Guest; Telegraphs; Auctions; Pledging of property.

Business Papers—Special forms of Deeds; (a) unmarried persons, (b) where wife owns property, (c) where sold subject to mortgage; Partnership contracts, etc.; Auditors' Statements; Review of work of other departments; The drawing up of all Notes, Cheques, Drafts, Invoices, Statements, Receipts, etc. required in the work of the department.

Business Correspondence—Discussion of various ways of filing correspondence for future reference; Forms of Index for letters in large offices; Precis Writing; Writing of Circulars, Telegrams, Advertisements, Postal Cards, etc.; Addressing; Wrapping articles for the mail; Postal rates and laws.

Special Forms of Books—The principal is called on very frequently as an expert accountant to arrange special books for large businesses of all kinds. In this work, he studies the needs of the particular business and plans the book or books to suit the conditions and requirements of the work. He has made a large collection of such books, and in this way is enabled to give students exact instructions on many special

styles of books, and can show how to adapt books so as to save labor, etc. These forms include special Synoptic Journals with as many as twenty-four columns to the page.

Joint Stock Company Work—This section of the work includes the organization of Joint Stock Companies and the laws governing them, both under Provincial and Dominion incorporation. The capital stock, shares, stock certifications, transfer of stock, dividends, cancellation of stock, re-organization of companies, amalgamation of companies, Government reports, financial statements, balance sheets and all special books and entries in connection with such work.

Office and Bank Practice.

We have in this department of the College, 3 Banks, the Wholesale House and the Commercial Exchange, representing Commission Houses, Agencies for advertising, Collection of rent, Telegraph Co., Express, etc. Each student is required to spend three weeks in the bank—one week in each position—first as Discount Clerk, second as Ledger Keeper, third as Teller and Manager. He spends two weeks in the Wholesale House, one week as Invoice Clerk, and one week as Book-keeper; also one week in Commercial Exchange. In each of the foregoing positions he does the work pertaining to the office with his fellow students in this department. In the banks and offices the cash books etc., are balanced every night, books all posted, cash counted, bank books written up, and trial balance made to prove the correctness of the work. All business must be done up smartly, accurately and neatly, and pass under the scrutiny of the teacher in charge. The students in charge of the various offices are just as responsible for the correctness of their cash at the time of counting as a cashier actually in the employ of a bank or business firm.

Auditing—Students in this department are given thorough instruction in the preparation of books and vouchers for audit by the principal, and besides, each student is required to audit the books and accounts in the offices for a week for practice. This is done under the supervision of the teacher in charge, and is invaluable to the student, as he will have such work to do in after life. Hundreds of our ex-students are now acting auditors in all parts of Canada.

DETECTION OF COUNTERFEIT MONEY...

The accompanying engraving is of counterfeit silver and paper money and defunct bank and confederate notes used by the principal to illustrate a lecture on the detection of counterfeit money. These samples have been cancelled by the banks. Instruction on this can only be successfully given by showing the bogus article in comparison with the genuine.

This is a part of the business course. The general principles are very simple and easily mastered by the students. The shorthand and preparatory students get this training as well as those taking the Business Course.

The knowledge of how to detect the bogus money is invaluable, saving many an ex-student of the Northern Business College from imposition and loss. It may seem a small matter to some, but it is an example of the many fine details that go to make up our thorough business course that are not touched on or covered in any practical way in the ordinary business school,





Fac-simile of a forged signature to a \$3100.00 Promissory note. The heirs and executors were sued for it in the High Court.

**Forgery
and
Disputed
Handwriting**



Fac-simile of genuine signature of Alex. McPherson on a letter. This is a signature from which the forgery was copied by a tracing process

In the Month of Decèmber, 1881, C. A. Fleming, F. C. A., then in his first year as Principal of the Northern Business College, gave his first sworn testimony as an expert in handwriting in connection with an investigation by the Education Department, Toronto, into a case of substitution of answer papers in second and third class teachers' examinations. The favorable comments made at the time on his evidence was an incentive to much study and observation along this line, and the students of the Northern Business College have all these years profited by the result of this another of the little details in our thorough courses of study that distinguish them from ordinary courses given elsewhere. It has been worth thousands of dollars to our students. They have been saved by this knowledge from many a piece of bad paper that otherwise would have cost them money. Of those who have gone into large offices and banks many have written their thanks to the Principal when they found out the real benefit of such special knowledge. Mr. Fleming is very frequently in Court as a witness, but only giving two kinds of evidence, the one as an expert on handwriting, and the other as an expert accountant on books.

The signatures shown above are a very nice example from hundreds of cases he has examined. The letter containing the genuine signature was submitted by the party that entered the suit to compare with the signature on the note. The evidence was submitted to Court in the evening, showing that the forgery had been copied from it, and the process by which it was done was fully explained. The plaintiff took a long midnight drive for the border of the United States, and was over the line without being caught.

The word "Alex" in the genuine is not in line with "McPherson", this was corrected in the tracing by shifting the papers, otherwise the signatures are exactly the same length, and the space between the letters exactly the same. This was the first item in the proof. Try writing your signature a dozen times, you cannot make two the same length and the same spacing.

Mr. Fleming's experience covers forged signatures to notes, drafts, cheques, agreements, contracts, deeds, wills, etc. as well as the changing of amounts in them, changing dates in pedigrees, proving handwriting in love letters, business letters, and libellous, scurrilous and obscene letters without signatures.

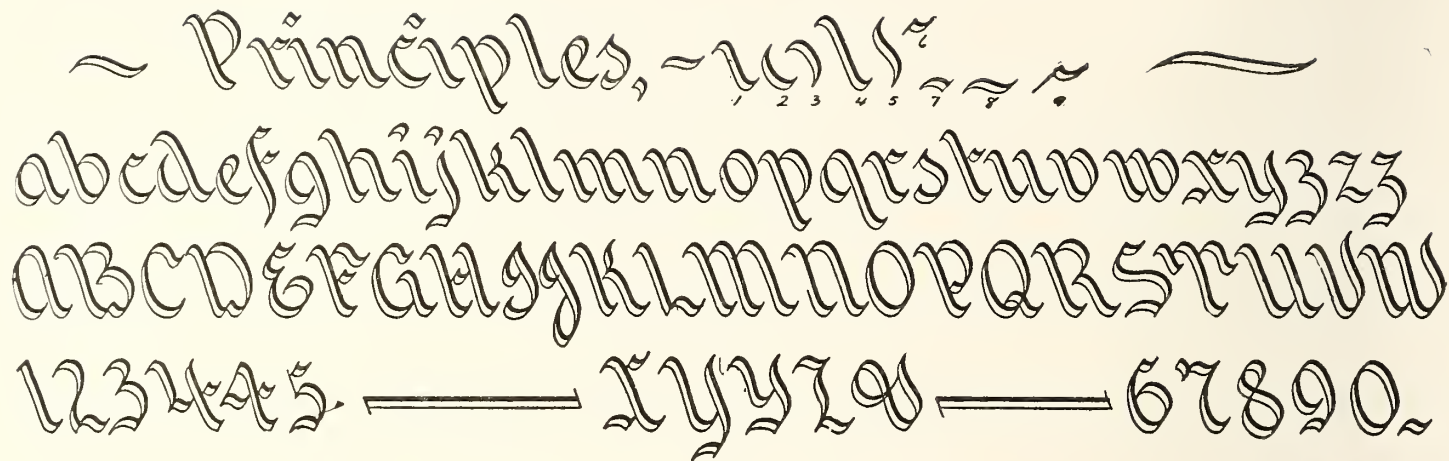
A course in the Northern Business College in which these and hundreds of other fine points of knowledge are included costs no more than one in which only common education is given, and that, in many cases, rough and crude. It will pay you to attend the Northern Business College.



~~~~~ Business Capitals ~~~~~

A A B B C C D D E E F F G G H H  
 I I J J K K L L M M N N  
 O O P P Q Q R R S S T T U U  
 V V W W X X Y Y Z Z & &

The above plain and easy Business Capitals are from Fleming's Self Instructor in Penmanship. They are such capitals as the students of the College are encouraged to use in their book-keeping, letter writing, etc. There is nothing more disgusting in business penmanship than attempts to put flourishes and extras on it. They consume the time of the student unnecessarily and render the writing more difficult to read.



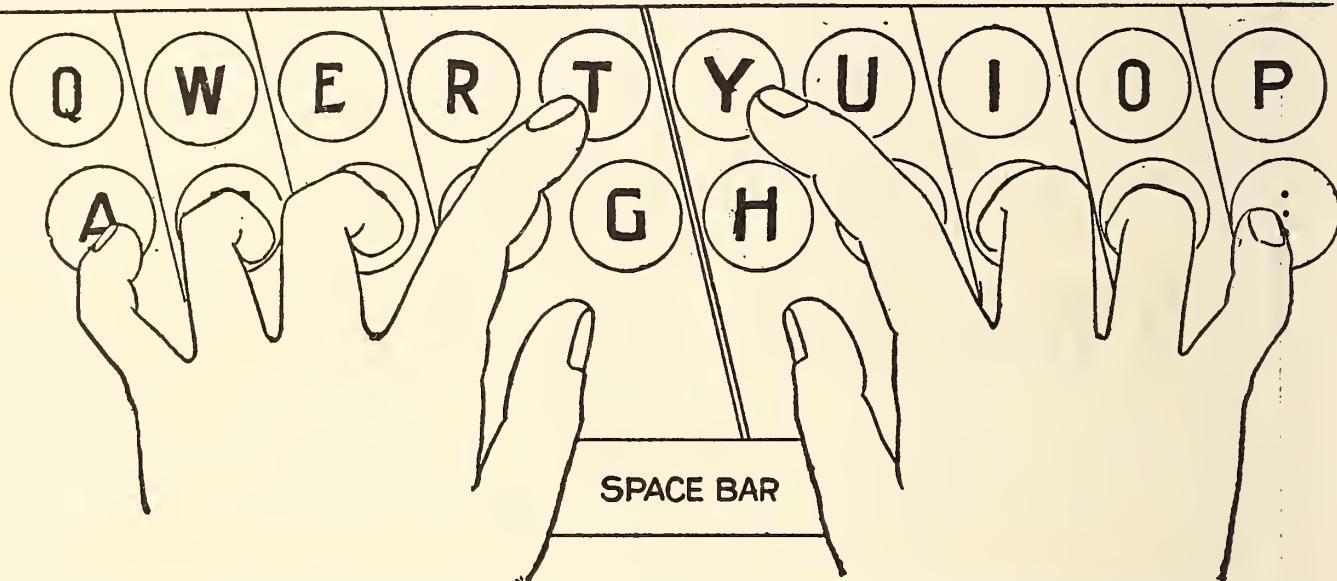
The above plate of rapid lettering is very useful for box and package marking and is a sample of one style of penmanship taught to the students in the Business Course. It is done with one of Fleming's double pointed lettering pens illustrated on this page. This plate is reprinted from the fifth edition of "Fleming's Penmanship" The plate was made by a photo engraving process direct from pen work. The double pointed lettering pens were manufactured for us from our own model, in Birmingham, England.

**Fleming's  
Double Point  
Lettering  
Pens....**



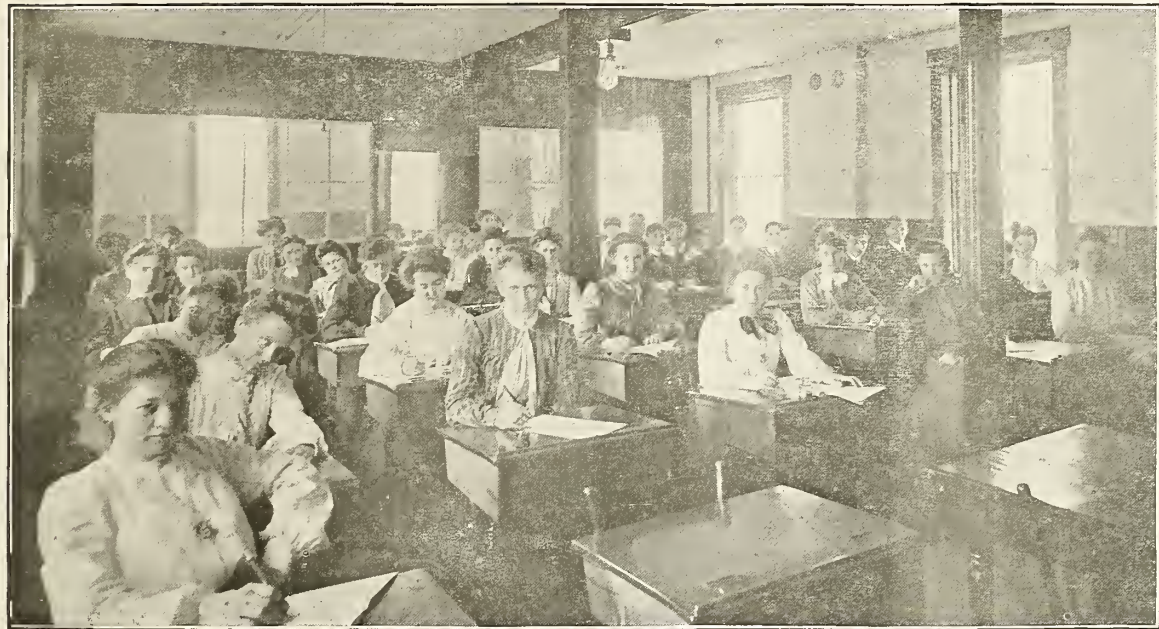
# DESCRIPTION OF THE SHORTHAND AND TYPEWRITING COURSE





The above illustration shows the position of the hands on the Keyboard of the typewriter reaching for the letters "T" & "Y". This is the longest reach on the upper row of letter keys. The above is one of thirty engravings prepared at the College for the proper teaching of Touch Typewriting.





The above illustration shows two-thirds of our Shorthand Study Hall. It is lighted by ten large windows and is used only by Shorthand Students each one of which has a separate desk, of new design that can be raised or lowered to suit a tall or short person.



This cut shows about half of our Typewriting Department, which is equipped with the most modern and up-to-date typewriters. The desks are such as used in business offices and the revolving chairs were made according to our design. There may be more typewriters in some city schools but none are so well equipped.

## SHORTHAND DEPARTMENT

The time has come when old and slow methods have to give way to new, fast, and more progressive methods. The farmer has his self binder now, instead of the hand sickle of forty years ago. He now harvests ten acres of grain in a day with very little exertion, and a half acre of grain would be a hard day's work with the old reaping hook.

The same advancement that is apparent on the farm is felt in the business office. The proprietor wrote his letters himself fifteen years ago. Now he dictates them to his shorthand writer in one-tenth the time it would take him to write them with his pen. The shorthand writer dashes them off on the typewriter at the rate of, perhaps, fifty words a minute.

The time has gone when a shorthanders' circumscribed sphere of usefulness extended only to the reporting of sermons, speeches, etc., for the press. The stenographer is now required in every well-regulated business office where there is much correspondence. The Typewriter takes the place of the pen greatly saving the time and energy of the proprietor, and introducing into the office that system of division of labor that works so advantageously in the factory or in the machine shop.

**The System** of shorthand used in this institution is that invented by Sir Isaac Pitman, —the best, because it is most rapid and the most legible.

**Easy to Learn**—This subject is very easy to learn—no harder than any ordinary subject. It requires both patience and perseverance to get up the necessary speed for reporting. Any person can learn it. Ladies are usually adapts. The demand for young men shorthand writers who understand book-keeping is very great. If four times as many young men would learn it every year there would not be enough.

**The Speed** of a shorthand writer necessary to fill the requirements of an ordinary business office varies according to the fast or slow methods of dictation used by the business man. Many offices do not re-



quire a greater speed than 75 words per minute, but no stenographer should consider herself or himself competent for office work until a speed of 100 words per minute is reached in the writing of new matter. The speed in typewriting is also an important matter in the business office. A speed of from 40 to 50 words is required for satisfactory work. Never over-estimate your speed in applying for a position. We frequently hear of those who claim to be able to write shorthand at 250 and 300 words per minute, and recently we heard of one who claims a speed of 412 words in a minute. Such statements are very misleading. Perhaps they can write 200 words per minute, but we are prepared to guarantee that they cannot read their notes after written, so what is the value of their speed?

A first-class stenographer has no difficulty in getting a position. The great trouble we experience with many of our students is—they are in too great a hurry to get a position, and neglect making sufficient preparation. During the past years there has been an exceptional demand for young men stenographers, and for young people who had taken both the shorthand and business courses. We have not had enough of either to supply the demand,

**Other Qualifications**—(1) To be a successful amanuensis, it is necessary to have a good ordinary English education, so as to be able to spell correctly and generally to change a clumsy or inelegant expression into a clear, smooth, rythmical sentence and retain the thought of the writer. (2) A good general education—the result of wide reading in the newspapers and magazines on current topics—and some knowledge of arts and sciences in general, so as to be able readily to understand technical terms, etc. The more of this kind of knowledge a person has, the better he is fitted for a shorthand. To know all about some thing (shorthand) and something about everything, should be the aim of every person who desires to make this his profession. (3) A good commercial education is almost indispensable to young persons who make this their calling. We have many requests for shorthand writers who understand book-keeping, and for book-keepers who write shorthand. There are hundreds of businesses that will give employment to one per-



son that could not afford two—businesses where one can do all the work. The person with a good knowledge of both book-keeping and shorthand can thus much more readily find employment than a person with only one and will command a higher salary. Without a business education the shorthand writer employed by a business house is often stuck, not knowing anything of the routine or customs of business. We have seen some of the most ridiculous mistakes made just on this account, and have known many shorthand writers to be dismissed and replaced by others who had a knowledge of business ways. There will always be a demand for those who combine book-keeping and shorthand; but let us notice that careless and inaccurate work in book-keeping is no use. Let the young men and women who are preparing for business life take both a business and a short-hand course—and make both thorough—and they will have something useful for them. Do not attempt to get up shorthand and business work at the same time. There is enough work in either course to fully occupy a pupil's time. In trying to take two courses at the one time we have always found the old principle enunciated in the parable, about trying to serve two masters, come true—holding to the one and neglecting the other.

**The Demand** has always been greater than the supply of good capable writers. There is no demand for incapables, either in shorthand or anything else. There is a great demand for shorthand writers as secretaries, amanuenses, and reporters for courts, conventions, newspapers, and as corresponding clerks for business men of all kinds who have much correspondence to do. Shorthand clerks are employed in railroad, express and shipping offices, in the offices of lawyers, mercantile and manufacturing houses, and in all departments of the Dominion and Provincial Governments.

The question of supply and demand to our mind is easily settled. The old adage, "There's plenty of room at the top" gives us the key to it. There is always a demand for a first-class article—for the best of everything—the poorer grades of any commodity are always a drug on the market, and so it is with shorthand writers. Then practice, strive and labor to be first-class in your chosen vocation.

**Shorthand**—Isaac Pitman's system—Learners style; corresponding style; easy exercises in reading; easy exercises in translation into shorthand and from shorthand back to ordinary writing; blackboard exercises; writing from dictation; reading of exercises written by other students; reporting style; grammalogues; phraseograms; amanuensis work and reporting; dictation and translation.

**Typewriting**—This subject receives careful attention and is taught by the **Touch System**, the Northern Business College being the first institution in Canada to teach by this system. The work includes daily practice on standard machines, with special attention to correct fingering to develop speed; copying documents, manifolding, invoicing; copying business forms of all kinds; filling up blank forms; mimeograph work, etc. The department is fitted up specially with the latest and best standard machines.

**Office Work**—During the course the students are carefully instructed in general office work, such as copying letters, filing letters, indexing, the use of document files, card indexes, neostyle, etc. Each student before graduating spends a week or more in the College office doing our own office work and is thus shown how to perform ordinary office work properly and without hesitation,

**Business Correspondence**—Along with shorthand it is necessary to have a good knowledge of Business Letters Writing, both as to structure of the letter and composition. It is also of importance to know how to use letter files and all kinds of labor saving office appliances, and to be able to make good letter press copies of letter etc. The following is an outline of this subject: Materials, including colors and quality of ink, paper and envelopes; heading of letter, items, punctuation, correct arrangement; name of person addressed and his residence, with punctuation and correct arrangement; complimentary address, different forms, and use of each; body of letter, including paragraphing and making sentences; Complimentary closing, with various forms and use of each; signature; margin; folding; addressing the envelope; stamping; registering; composition of letters on subjects given from time to time; writing business letters; making of letter press copies; indexing letter books; filing of letters in a convenient way for reference; Dis-

cussion of various ways of filing correspondence for further reference; Forms of index of letters in large offices; Precis writing; Writing of circulars, advertisements, telegrams, postal cards, etc.; Addressing; Wrapping articles for the mail; Postal rates and laws.

**Writing**—Shorthand writers should also be good business writers. All students in this department can have instruction in penmanship in our regular classes. This includes the analysis of the capital and small letters, and practice of all kinds of writing required in ordinary business, also box and package making

**Spelling**—It is absolutely necessary for a shorthand writer to be a good speller. Daily classes are conducted on this subject, including spelling of business and legal terms as well as geographical names.

Before a student graduates he must spend a week in the College Office and do the work there in a satisfactory manner. Our students all get instruction in copying letters and indexing, manifolding, operating the mimeograph, letter filing, etc. We have almost all kinds of letter and document files, card indexes, etc., that are made, so that students become familiar with them.

This department is fitted up with first-class machines,—new models, the best obtainable. We do not set our students to practice on old “rattle traps” that would be a disgrace to a business office. Our machines are fit to do the work in any up-to-date business office, and every typewriter stands on a regular typewriter desk similar to those used in the business offices. We have a sufficient variety of machines so that our students can have practice on almost any machine they will find in a business office. We make a specialty of teaching typewriting by the Touch System. We so thoroughly train our students that they will make fairly accurate work on the machine when they are blindfolded.



## STENOGRAPHERS WANTED.

The qualifications necessary for young people who wish to succeed are very many and varied. Business men are making greater demands every year and the wise, far seeing student will endeavor to meet these requirements as far as possible. A few years ago the larger firms only used typewriters—now small firms are buying them and are employing stenographers. In the smaller business offices however there is only work for one employee and that person should be a stenographer as well as a book-keeper. The office might pay a good salary to one person who could do all kinds of work. This would mean starvation wages if two persons had to divide it between them. What then is the need of the ordinary business office to-day? We answer the young person who can do all kinds of office work including shorthand and typewriting.

**Young Men Wanted**—The number of young men who have studied shorthand has been very small. Many take up business subjects such as book-keeping, arithmetic, commercial law, business papers, penmanship, etc. but stop at that. For years past there has been a great call for young men stenographers to fill positions where young ladies would not suit or where they were not wanted. We have not had half enough young men stenographers to supply the demand.

Young men who understand book-keeping and can write shorthand, if they are worthy of an employer's confidence are placed in close touch with the inner workings of the business. They have the very best opportunity for promotion to the highest positions of trust. They start at highest wages and get positions easily. The shorthand writer usually works with the head of the firm. The thoughts of the managing brain are daily flowing through the brain of the stenographer and he would surely be fool if he did not grow in power rapidly and have his brain developed for positions where managerial abilities are required. For example, hundreds of the leading men in the employ of the Canadian Pacific Railway started as shorthand writers. Superintendent Osborne and D. McNichol the general manager—are two names that occur to us at this writing. What is true of this company is true of hundreds of others.

**Thoroughness Necessary**—No person wants half cooked bread, neither does any person want a half educated stenographer. Young men are wanted who are thorough going in their work and who have spent a reasonable time in preparing themselves properly.

**Young Women** are also in demand who can do the work of the stenographer and book-keeper. They have far better chances of finding good remunerative positions than those having stenography only.



### Officers of the N. B. C. Literary Society for past Term.

There is no more pleasant and certainly no more profitable time spent by the students than at the Friday evening Literary Society meetings. between four and six o'clock.

The teachers are not allowed to manage the Society but give all the assistance and friendly criticism necessary for the development of students in vocal and instrumental music and especially in public speaking.

This engraving is reproduced from a photo taken during the past Winter, of the fifteen active officers.

Prizes are offered for public speaking, reciting and vocal music for next school year the competition to be on a suitable day in March.





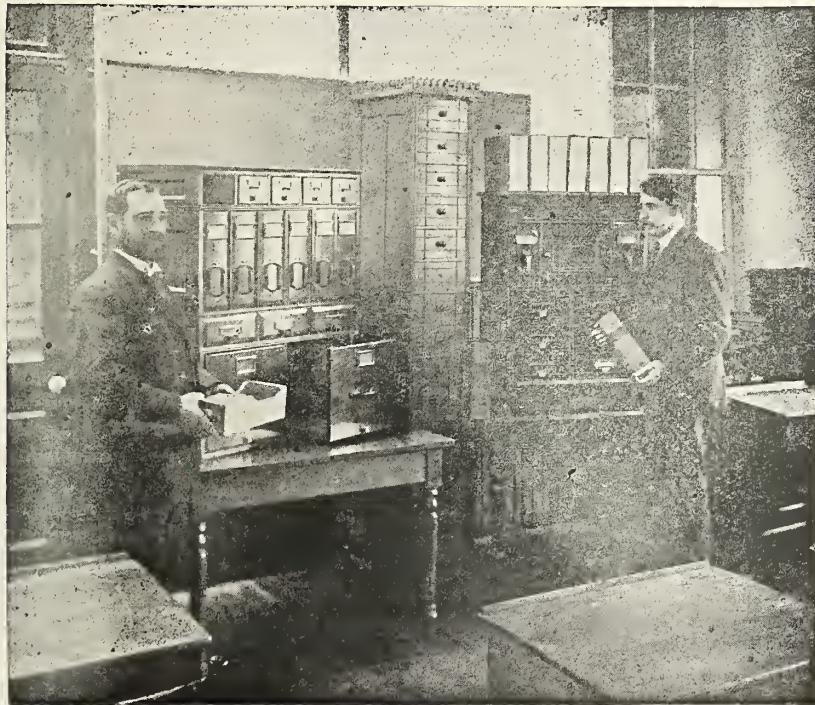
### **A DICTATION CLASS OF SENIOR STUDENTS**

The above illustration shows a speed class in shorthand taking dictation from the principal in one of the speed rooms. He is dictating the regular correspondence of the College office to senior students, giving them the actual office practice. From twelve to twenty letters would be dictacted to a class like that shown above, and then the work is divided among them to be typewritten and prepared for mailing.

## Letter Filing

The accompanying illustration is taken from a snap shot photo of three filing cabinets made ready for a lecture on this very important subject. On the left is a sectional cabinet made up of vertical files, Document files, Shannon letter files and card index files. The middle cabinet contains fifteen Ottawa file drawers used for filing samples of the penmanship and other exercises of the students of the business department. There is another like it in the Shorthand room. The cabinet on the right contains ten different kinds of files also transfer cases and other materials used in illustrating this very important branch to all the students in attendance at the Northern Business College.

These filing cabinets are kept for the one purpose of illustrating all different systems in use in Canadian and American business offices—and are available to the students all the time. We have an excellent equipment of letter files in the College Office used for our own business in addition to these.





The up-to-date business office has in use devices for multiplying copies of letters, circulars, price lists, documents, forms, etc. without sending them to a printing office to be done. These can be done promptly and very quickly and a certain amount of expense is saved also. The accompanying illustration was made from a photo taken towards the close of last term. The young lady is operating a mimeograph for practice.





# DESCRIPTON OF THE PREPARATORY COURSE



¶ *This course is intended to remedy the defects in the education of those who are very far behind in their studies. Any person can enter no matter how little they know. We have taught grown men to read in the first book.*



## PREPARATORY DEPARTMENT

### SPECIAL FOR YOUNG PEOPLE WITH POOR EDUCATION

During the past years there have been many inquiries for primary work by young men, especially whose early education had been neglected; young men who needed to learn addition, subtraction, multiplication and division; also to read, to spell and to write before they could enter on our regular business course. We opened a regular Preparatory Department to accommodate those who need such elementary training, giving plenty of personal help and advancing pupils very rapidly without exposing their deficiencies.

This course may be taken either to remedy the defects in the education without going any further or as a preparation for entering the business department by those who have not sufficient education to begin regular commercial or shorthand studies.

We have taught reading from the first book, second and third readers, spelling, writing, and the simple rules in arithmetic to men between 25 and 40 years of age. Old or young can improve their general education very rapidly by attending the Northern Business College,

We can accommodate a large class of young people who are seeking to get a start in education in a separate department assisted by sympathetic teachers, who will give them personal help and encouragement. Under such circumstances they will make rapid advancement, gaining more knowledge in three months than they would in a year at a public school because their personal needs are met and they are not kept back by slower pupils. Students may begin this course any time in the year as much of the instruction is given at the pupil's desk.

**Very far Back or Rusty**—These are the excuses usually offered for not attending College. No matter how far back or rusty you are we can help you and not expose these defects to the ridicule of others. Much personal help is given to the student at the desk and he advances rapidly.

**Subjects Taught**—The subjects taught in this department include Arithmetic, Practical Measurements, Reading, Spelling, Penmanship, Letter Writing and Composition.

Young men and women who wish the defects in their early education remedied without being classified with smaller pupils or without having their lack of knowledge displayed before others will find in this department just what they need, every pupil has a separate desk or table and can get personal help from a teacher whenever it is needed.

### **Questions and Answers—**

Q.—What subjects do you teach in this department?

A.—Common school subjects such as reading, writing, spelling, arithmetic, letter writing, etc.

Q.—What age are the pupils?

A.—From fourteen to fifty years of age.

Q.—If I had no education would you give me instruction?

A.—Yes, we will start you in the first book if necessary. During the past winter we had a class of twelve men all over 21 years of age who began with us in the second reader. They had formerly only studied in the first book in the common school.

Q.—What did you teach that class?

A.—Arithmetic, from addition onward; Penmanship and the writing of Business letters, and of course reading and spelling.

Q.—Had you any students further advanced in this Preparatory Department?

A.—Yes, we had some engineers studying Mathematics to prepare for their examinations. Some persons who had occupied responsible positions, who wished to better their education and prepare for promotion in shops and factories and on board of ships, also some mechanics who were learning to figure on contracts.

Q.—If a person has been away from school for many years and becomes quite “rusty” would you advise

them to spend a short time in this department before taking a Shorthand or Commercial course?

A.—Yes, we sometimes find that a month or two in Preparatory work before beginning a regular course is time very profitably spent.

Q.—Are the students separated from those taking other courses?

A.—Yes, in a separate room and there is a separate desk for each student. They are not embarrassed by the presence of students who are taking other courses. All in this department are grown up persons desiring to learn as fast as they can.

Q.—For what classes of persons is this department intended?

A.—For every person of poor education who wishes to improve it. Young people who had very little chance to attend school when young—for those who were discouraged at school, in fact, every person who is far behind and wishes to improve.

For these classes of young people we have established the Preparatory Department where every pupil has a chance to better his education.

**Never Too Old to Learn**—The question is often asked us in letters, “I am—years of age, am I too old to take a course?” We have men in attendance every season between the ages of 35 and 50 years and they do well almost without exception. Men who have been farmers, country store-keepers, tradesmen and public school teachers come to improve their education and prepare for business life. The oldest person on record in the college attended a few years ago. He was in his eightieth year, he did well in his studies and returned home and taught his grand-child who could not leave home and attend college. Age is no barrier.

**Early Education Neglected**—This is the case with many young men and women resulting from different causes.

(1) No school accommodation convenient when he was at the age to attend.



- (2) Neglect of opportunities in early life by not realizing the need of an education.
- (3) Boys whose teachers were not sympathetic and they could not get along with them.
- (4) Boys who for one reason and another became discouraged at school.
- (5) Young people whose duties at home were so pressing as to prevent them attending school regularly.

The preparatory department in the Northern Business College is open for just such young people. They are all young people who are seeking to get a start in education. They are in a separate room assisted by sympathetic teachers, who will give them personal help and encouragement. Under such circumstances they will make rapid advancement, gaining more knowledge in three months than they will in a year at a public school, because their personal needs are met and they are not kept back by slower pupils.

**The Busy Boy and Girl**—Home duties frequently are so pressing that children are kept from school and have little chance to secure even an elementary common school education.

The eldest son is perhaps needed by the father on the farm or in the shop at an early age to help make the daily bread for the family, or the mother struggling to do the household work and care for a young family is forced to keep the eldest daughter from school to help her, and perhaps the son and daughter scarcely learn to read or write.

Many parents would be glad to give such a son or daughter a little more education but if sent to public school they will be humiliated by being classified with, perhaps, the smallest pupils in the school, the children of their neighbors. They would rather do without education than to try get it under such circumstances.



### **Boys Who Become Discouraged at School**

Boys who have found ordinary courses of study tedious and irksome, or who have not accomplished all they could while in other schools, have, in coming to us, found the change beneficial.

The work in our departments is characterized by a greater degree of variety, has more interesting features, and less monotony and school room drudgery than ordinary courses of study, and these qualities, invariable inspire interest and often enthusiasm in young men who have become completely demoralized in regard to their education. It is useless to continue a boy or girl in school, when it seems more to him or her like prison life, than like a course of study to prepare for the future.

Send your son into the world with good principles, a good temper, a good business education, and habits of industry, then he will work his way.

### **Stalled**

A stalled horse makes no progress, he only stands where he is tied. This is just the case with many a young man. He is tied up for lack of little education that he could get at the Northern Business College in a few months, and he can make no progress, no promotion, no more salary next year than he now gets; no chance to advance a step, and the fellow behind him has been promoted ahead of him. He is just stalled, that's all. Young man is this your case? If so, how long do you expect to stay stalled? Better arrange to spend a few months in the near future preparing to make a forward move in position and salary. Students are admitted at the Northern Business College, Owen Sound, at any time. Write C. A. Fleming, Principal, for particulars.



### **A CORNER IN THE PREPARATORY DEPARTMENT**

There are thousands of young people who have summer employments and very little to do in winter. To all such we offer a splendid chance to improve their education during the slack season. If you are very far back you will find an excellent opportunity to fix up the defects in early training in the preparatory department of the Northern Business College, studying reading, spelling, writing, arithmetic, and letter writing; a desk to yourself and plenty of personal help from the teachers. If you have an ordinary public school education, then a few months spent in the Business Course subjects would be of lasting value to you if you wish to succeed on the farm, in the factory, in the shop, or as a contractor or employer of labor. You could begin in November, December, or January and spend from three to five months with us and be ready to start work again in April when the season opens,



In addition to the general instruction in the large study halls where students work and where they receive plenty of personal assistance at their desks, we make a special feature of Class Room Work. The illustration on this page shows Room No. 1 containing an average class belonging to the Business Department. Separate speeding rooms are also furnished for the Shorthand Department. Students of about equal advancement are taken from the study halls to these class rooms and drilled thoroughly on work suited to their advancement. The classification and drill in the various subjects are as thorough as in the best conducted Collegiate Institutes.

In the majority of Business Colleges, from the smallest to the largest, the students get some personal help at their desks and instruction is given from the teacher's desk in a general study hall, the same instruction is given to the beginner and the backward pupil and the one about to graduate, there is a general failure of thorough classification.



## General Information Relative to the Northern Business College

**Time of Entering**—Students may enter any time in the year, except in the holiday months of July and August. Now, is always the best time to begin educating yourself for life work.

**Tuition Fees**—Our Tuition Rates are the same to all and will be quoted on application.

**Lost Time**—When a student enters for a term and loses time on account of sickness, if the absence amounts to a week or more he is granted an absence permit, and the time can be made up at the end of the term.

**Qualifications for Entering**—An ordinary common school education is all that is required to enter this institution for the Business or the Shorthand course. If a student has been out of school for some time and feels rusty and behind with his studies, we can assure him that he will find many others like himself, and that he will receive necessary personal instruction at his desk by patient teachers until he is able to keep up with his class work. The better the educational foundation the shorter will be the time required to complete a course. No examination is required on entering.

**Preparatory Department Entrance**—A student may enter this department without any education. Young men and women whose early education has been neglected can enter and get personal help to learn to read. We sometimes teach reading from the first book and arithmetic beginning with addition or subtraction. There are no persons so far back but we can start them and give them satisfaction.

**Hours of Study**—Morning Session from 9 to 12 o'clock. Afternoon session from 1.30 to 4 o'clock. Saturday from 9 to 12 o'clock. The attendance is taken twice a day at the opening of each session. Each student is expected to give his number before opening time.

**Regularity in Attendance**—A complete record is kept of each student, showing the number of times absent or late, condition of his books at each examination, his general deportment while in school, his conduct at boarding house, etc. Parents or guardians can have monthly reports if desired. We insist on regular attendance. No matter how skilled the teacher or how talented the pupils, satisfactory results can not be obtained without punctuality and regularity.

**Board**—Good board may be had in private families for gentlemen from \$2.75 to \$3.00 per week, and for ladies \$2.50. The principal will secure a boarding place in advance if requested to do so by letter a few days in advance.

**Mail**—Students may have their letters, papers, etc., addressed in care of the College. One hundred post office boxes have been installed and the students have the use of them without any charge.

**Visitors**—Visitors are always welcome. We are pleased to show our methods of instruction and practice to anyone interested in business education.

**Time Required**—The time required to complete a course varies from three to ten months. Much depends on three things: 1st, the pupil's knowledge at entering; 2nd, his ability to learn; 3rd, his application to his studies. Our courses are very thorough and practical and take more time than courses where a mere smattering of the subjects is given.

**Will it Pay?**—We know of no business or profession in which a man can invest his money that will bring him in as great a return as that invested in business education in a first-class institution. Compare the expense with that of a professional course of any kind and see where the balance stands. The expense of a business education is the merest drop in comparison with the ultimate gain therefrom. A good education will bring happiness, the poor one disappointment. Select a first-class school and take reasonable time, and the results will be right.

**Will It Pay to Borrow the Money?**—For ordinary purposes we would discourage young people from going into debt; but for the purpose of securing a business education we certainly believe there is no risk. Any trustworthy young man or woman of ordinary ability and energy will very soon be able to repay all the money spent on a course.

**Situations**—Although it is our business to educate and not to procure situations for students, and while we do not make a promise to find situations, yet we take pleasure in helping those who are faithful to secure suitable positions. During the past year we have sent dozens of students into good positions before they were ready for graduation. We have never had enough young men to supply the demand for students who had taken both the business and shorthand courses. Those who promise or guarantee situations undertake something they cannot perform. If a student possesses the necessary qualifications he can stand upon his own merits; but if lacking in these essentials, guaranteeing will avail him nothing. Let a student be properly trained for business and he may be safely left to show the world his worth.

**Two Courses**—It is scarcely possible for a student to take two courses, the Business Course and the Shorthand and Typewriting course at the same time successfully. There are too many studies and the student is likely to get "mixed" or discouraged, and one course neglected. It is very desirable to take one course first and another one afterwards, as there are many situations where there is only work and pay enough for one person and there is both book-keeping and shorthand work to be done. We have never had enough young men who have taken both courses, to supply the demand.

**Our Graduates**—Our graduates may be found in responsible positions from the Atlantic to the Pacific, both in Canada and the United States, while many have lucrative positions in Australia, Great Britain and Africa. They are employed in many of the leading banks, railways, manufacturing establishments, etc.

**Books and Stationery**—The total cost of text books, blank books, stationery, paper, pens, ink, etc., is from ten to twelve dollars for the Business Course, and from five to six dollars for the Shorthand and from three to four dollars for the Preparatory Course.

**Literary and Debating Society**—The College Literary Society meets on Friday evenings from 4 to 6 o'clock. It is conducted entirely by the students, and two hours weekly are spent in carrying out programmes of music, recitations, speeches, debates, etc. The literary and social talents of the students are well developed, and many of them become very fair public speakers.

**Deposits**—We have arranged with the Owen Sound Building and Saving Society to cash drafts, cheques, Post Office and Express money orders for our pupils, and to receive money on deposit for them. Parents may have money deposited so that it may only be drawn on order of the principal.

**College Premises**—The Northern Business College owned a college building for twenty years before any other business school in Canada ventured to invest capital in real estate as a guarantee of the permanence of their work. Only one other College, so far, has purchased or built a home for itself; others are in rented rooms over stores or shops. Our building has 10,650 square feet of floor space and is lighted by over sixty windows.

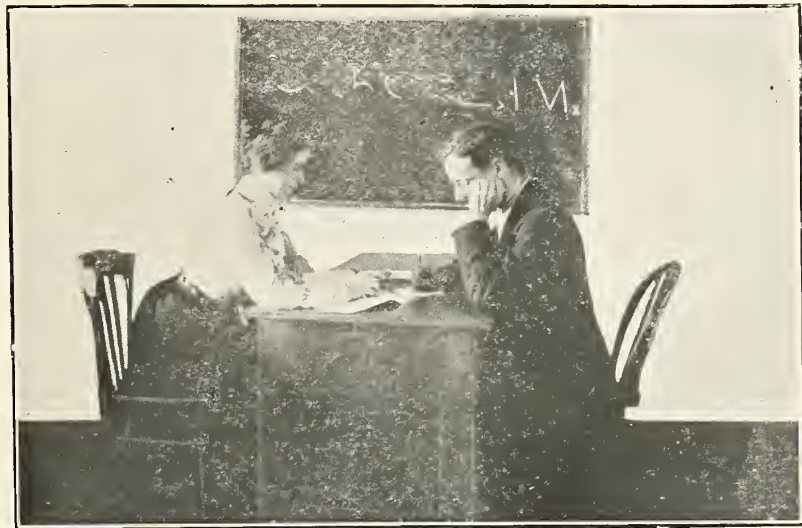
**Evenings and Saturdays**—The courses are so arranged that much work can be done during evenings and Saturdays, and thus the student may shorten his time and lessen the expense.

**To Parents**—Parents, give your sons and daughters a chance. A business education will be worth more than a legacy. The legacy may be lost through mismanagement, misplaced confidence, or perhaps the devouring elements, while the education will be a standing capital that will serve them as long as strength and reason are left.

**Baggage**—When you come to town retain your baggage checks and come directly to the College. You will be directed to a boarding house, and your baggage can be transferred from the depot to the boarding house.

**We can Meet You**—Students from a distance coming to town by boat or railway will be met at the station or wharf by an official of the College, if they will write to the principal a few days in advance, telling the date and hour they expect to arrive.





The illustration shows one of the shorthand teachers giving a lesson. The instruction in this department is chiefly personal, as better results are obtained where individual help is given, especially at the beginning of the course.



### **The College Glee Club**

The College Glee Club is the musical society among the students that has in charge the musical part of the Literary Society's weekly program. Beside giving pleasure to others the members have had an excellent drill in music during the past winter.

**Short Courses**—Whatever a person does, he should do it well. This is the aim of the management of the Northern Business College. To take a thorough course of instruction in business subjects, more than two or three months is necessary, yet we are constantly asked to give a thorough business and Shorthand course in three months. It is impossible for us, or anyone else, to give a good knowledge of Book-keeping, by single and double entry, Arithmetic, Mensuration, Forms of Business Papers, Commercial Law, Spelling, Correspondence, Penmanship, etc. in so short a time. We can give the most rapid student all the work he can do, from the time he begins until he graduates, in fact we can do as much as any school on the continent for a student in a given time. To pretend to give the average student enough information on business subjects, and enough practice in business methods, in three months, would be almost as foolish as for a shoemaker, or blacksmith, or engineer, to promise to make a master workman out of a raw apprentice in three months, when three or four years is the recognized time for such apprenticeship. In shorthand work this is equally true. The travelling ten-lesson-course-man has come and gone and has his disappointed patrons. The new-system man comes with preposterous claims and specious promises of 100 words a minute speed in three weeks or a month to any and every person who enrolls and pays the fees; he goes of course, leaving his disappointed patrons.

A little reflection will be sufficient to convince any person of the fallacy of such claims. To get a good knowledge of Shorthand and be able to write it swiftly, and to read it after it has been written, requires time. To get a good speed on the typewriter and understand the machine takes time. Add to this, Penmanship, Letter Writing, Spelling and Business Forms and Papers, (which a stenographer should be familiar with) and you have a course that cannot be mastered by the average student in a very short time. We ask for thoroughness in all work. The business public demands thorough work from capable persons. Our aim in the future, as in the past, is to supply the demand, but we need time to give the proper training.

## **A Reliable Education**

A reliable business education is absolutely essential to success in business. This is so well understood that you will not find a keen business man, whether his operations are big or little, who does not acknowledge that the better educational equipment he has the more money he is likely to make.

The truth has been taught (and rubbed in) by the severest of school masters—necessity, the child of competition. There was a time when a business—any kind of business—might be run in a more or less slipshod fashion, both as to education and labor. That day is past.

Business of to-day demands the highest degree of speed and accuracy in the office with the least possible hindrance on account of careless or indifferent business methods, and for the attainment of these there is necessity for dependable business education. In other words a training in business methods at the Northern Business College, Owen Sound, Ont.

Our courses of study are no experiments, they are exact and well defined and are kept up-to-date and in harmony with the best office practice in large business concerns. They are the result of twenty-nine years of experience and development. Young people take no chances when they attend the Northern Business College as a preparation for the life's work in wholesale or retail business houses or factories, the timber trade, the mining business or on the farm.

## **Make Your Daughter Safe**

How many men there are toiling night and day in order that when they die, they may leave their daughters safe from want and in comfortable circumstances. The best way to leave them safe is to give them a knowledge of business affairs that will enable them to take care of their money if they have any, or to earn it if they have none. This is better than to leave the daughter a princely fortune and make her a mark in the community for every eager, grasping, selfish prodigal. Better give her a good business or shorthand course and she can, if need be, either earn her living or care for her fortune as circumstances may require.

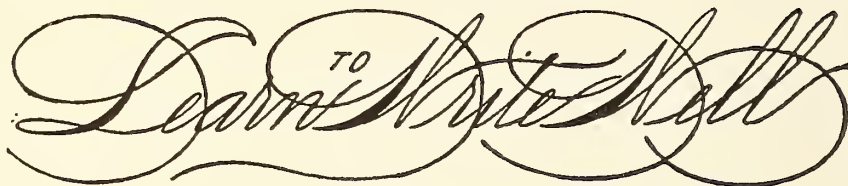


### Students From the Country

There is perhaps no class of students that do more satisfactory work in college than the young men or women from the farm. They come determined to make the very best possible use of their time, in learning what will be of value to them hereafter. True, many of them are very far behind in even the rudimentary subjects, but it is just there that our individual instruction takes hold of them and pushes them along in their work at a rate scarcely credible.

The boy on the farm should have a practical education just as well as the boy in the town or the city. Many a farmer has lost hundreds of dollars through his lack of knowledge of business subjects. The education of too many of our farmers does not extend much further than being able to sign their names, and too many of our farmers' sons are no better prepared than their fathers and they cannot expect to keep up with the procession of advanced ideas of the present age any more than they could now take off harvests with the old reaping hook.

Every farmer ought to be able to make any commercial calculation that may arise in connection with his business transactions. He should be able to reckon interest rapidly, find the value of wheat, oats, hay, etc., at the market price, find the value of a dozen boards, or a load of lumber at a certain price per thousand, estimate the number of bricks, the amount of stone, lumber (sheeting, flooring, studs, joists, etc.) sand, lime, lath, shingles, and all material used in the building of houses and barns, and figure out the approximate cost. He should be able to keep as accurate account of his business as the merchant. He should understand book-keeping. It would save him dollars every year. He should be able to write a good business letter, and in doing so spell every word correctly; in fact it is just as essential for the farmer to have a business education as it is for the merchant, mechanic or professional man. Very many of the foremost business men in America were raised on the farm. Many of the most prosperous farmers in Ontario and the North West have been educated at the Northern Business College.



The ability to write a good plain hand is very frequently the passport to a good situation. A careless, coarse, inelegant or erratic style of writing is not only an almost insurmountable barrier

in the way of a young man getting a position, but it frequently costs those that have employment their situation. Every business man likes to see the work in his office done neatly and carefully. In order to do this it is necessary for every young person to acquire a good style of business writing. When we say "a good style of business writing" we do not mean writing covered up or obscured by flourishes, but we do mean plain, every-day, legible hand writing, without shades or flourishes. This style of writing can be acquired by any person in a short time in our regular classes in the College. Penmanship is taught every day from the blackboard, and by personal instruction at the student's desk. It may be taken as a special study without taking any other course, from one to three months being easily sufficient to acquire a nice, easy style of writing if taken without other subjects.

Plain Penmanship is one of the subjects of the Business Course, and of the Shorthand and Typewriting Course. Every student who attends in either course gets a good drill in Plain Penmanship.

The first question asked an applicant for a situation in a business office is, almost invariably, "Can you write a good hand?" And a negative reply just as invariably means failure to get the place. Look in the "help" advertisements in the newspapers. The help wanted is the help that has mastered a good style of business penmanship. An employer may be deceived for a time as to the other qualifications of an applicant, but the handwriting speaks for itself, and speaks instantly. Here it is and there is no getting away from it.

Don't cripple your chances of success by starting in life without mastering this primary qualification.



In addition to Special Student Classes in the Y. M. C. A. gymnasium between 4 and 6 o'clock, some of our students last winter organized a hockey team. We encourage them to take plenty of out door exercise since they are so much in doors, but never allow them to neglect their studies.

This is a copy  
of our diploma,  
very much reduced  
in size, that is  
warded on the  
completion of the  
Business Course  
—size of diploma  
8x25 inches.

# DIPLOMA



CERTIFIES THAT

HAS COMPLETED

the prescribed course of study in the Business Department of

## Northern Business College

and, having passed a satisfactory examination, is found Worthy Graduation.

**TESTIMONY WHEREOF**

I have hereto affixed my signature at  
Owen Sound, in the Province of Ontario, this \_\_\_\_ day of \_\_\_\_ 19\_\_

\_\_\_\_\_  
CHANCE



\_\_\_\_\_  
J. W. T. 1888



## PREPARE FOR FIRST-CLASS POSITIONS

There are plenty of people of poor and common education to fill the cheap positions—persons who expect to get positions without having the necessary qualifications to fill them properly—persons who, if they take a business course, shirk the work or fail to put time enough on it to make it thorough—persons who want a \$2.00 remuneration for a fifty-cent service—persons who do not realize that good positions come as the result of steady and thoughtful preparation, but who, without qualifying themselves, expect that a good position will come knocking at their door. The country is full of people who are only fit for third, fourth or fifth class positions.

On the other hand, positions with thousands yearly, are very hard to fill. In the many large companies already incorporated, and those to be incorporated, are splendid positions. Many go unfilled for months because a competent man cannot be found to fill them. Men are wanted who have had a thorough business education, (a thoughtful and economical career afterwards, showing capacity to manage their own affairs first, before being entrusted with the management of business and property of others who are shareholders in Joint Stock Company and Corporation Work,) such as given in the Northern Business College. A careless or half educated person, like half cooked bread, is not wanted by any person. They are a drug on the market, and a disappointment to their friends.

If one is thoroughly competent to do the work required of him, he need not remain idle any length of time. The increased demand for office assistants is due to the increase in population, and the increase in the volume of work done by our Commercial men. This increase must keep on as the country develops. It is the young man or woman who has made the necessary preparation to undertake the responsibility of a business life, who will be able to get a good paying positions or reach the top notch in commercial affairs on his own account.

## THE GIRLS

“Why should not our girls, when they grow up to be young women, go into some occupation just as boys do?” is a question that is often asked. There is no good reason why they should not, at least, have preparation for doing something, as well as young men, and what better preparation can a young lady have to make her as self-reliant as her brothers or other young men, unless it be the same daily training that they receive—the familiarizing herself with principles and usages of actual business life. If a parent wishes to give a daughter something as a part of her education that would initiate her into the real economies of every day affairs—that something should be a thorough business education. An indulgent father will furnish means freely for musical and fine art education, but the most important training is overlooked.

If the widow, with her sorrows, has added thereunto a consciousness that she has no knowledge of business, she is indeed at the mercy of others. To HER a knowledge of business matters, and an ability to keep accounts properly, is of vital importance.

Not only does a business education prepare a lady to look after her own property, but it gives her a means of earning a good living should it be necessary for her to do so at any time.

We believe there is no reason why ladies should not be educated the same as gentlemen. It has been acknowledged by high authorities that they are unsurpassed for accuracy as cashiers and correspondents, while their places behind the counter cannot be filled by the sterner sex.

Ladies are often thrown on their own resources through the death of relatives, etc. They may have to manage a business or an estate, or earn their living by their own exertions. If they are schooled in the principles of business they will not have to trust their affairs to others, and if they earn their living, they will be better prepared to watch their own interests and secure a good salary than with any other education they can have. The addition of Shorthand will place them in a still better position.

Ladies are just as apt students of business as gentlemen, and they find positions just as readily.

## A FEW CLOSING POINTS

**Students Money Depository**—We have special arrangements with the Owen Sound Building and Savings Society to open savings bank accounts for all of our students who wish to have their money cared for and paid out as required. Money may be sent at any time in advance and placed on savings account. Interest is allowed on sums remaining in a reasonable time as a deposit. Parents may deposit money for the expense of a course and have it paid out on the joint cheque of the student and the principal. This arrangement provides a safe means of caring for the student's money and introduces the student to banking house practice.

**Capital in the Business**—Our capital invested in the business is a sufficient guarantee for the character of the work done and the stability of the business in general. As the result of the past twenty nine years of successful work and the careful investments of our earnings in College buildings, we have the best equipment for the Business College work in Canada. The Northern Business College owned a college building for twenty years before any other business college invested one cent in college premises. At this date only one other college has a college building the others are in rented rooms over stores, shops etc.

**A Last Word**—We know we have a good school. We wish you to know it. We have tried to give a fair idea of it in this announcement. You are at liberty to call and inspect it any day and if you desire a thorough training along the lines of any of our courses of study, we are confident that we can give you satisfaction and therefore we have no hesitation in asking for your patronage.



# FLEMING'S SERIES OF BUSINESS BOOKS

## GOOD BUSINESS BOOKS ARE THE PRODUCT OF A GOOD BUSINESS SCHOOL

The following standard business books written by C. A. Fleming, F. C. A., Principal Northern Business College, and published in the College Steam Publishing Office, are sufficient to show the superiority of the College; "Expert Book-keeping" and "Laws of Business" are standard Text Books for those preparing for the examinations of the Institute of Chartered Accountants and for Commercial Specialists.

(1.) **Expert Book-keeping** is not a book for the beginner. It is an advanced text book, beginning with Joint Stock Company work and dealing with all kinds of difficult work such as Building Societies, Loan Companies, Insurance Companies, Manufacturing concerns etc. 340 pages,  $7\frac{1}{2}$  x 10 inches. Price \$3.00.

(2.) **The Laws of Business** is a complete guide for the business man in both law and forms from the simplest due bill or promissory note up to deeds, mortgages, wills, etc. 264 pages, 6 x 9 inches, Price \$1.50.

(3.) **Practical Mensuration** illustrates all kinds of practical measurements such are used by Business Men, Carpenters, Builders, Machinists, Engineers, Farmers and all classes of Mechanics. 132 pages, 5 x  $7\frac{1}{2}$  inches. Price 60 cents.

(4.) **How to Write a Business Letter** is a complete instructor in the art of writing business letters. 120 pages  $7\frac{1}{2}$  x 10 inches. Price 75 cents

(5.) **Commercial Law and Business Papers** is intended for the use of students in Colleges, Collegiate Institutes and High Schools and is an abridgment of the larger work, the "Laws of Business". 160 pages, 6 x 9 inches. Price \$1.00.

(6.) **Self Instructor in Penmanship** for use in colleges and schools and by private students for home study. Price cloth binding \$1.00 in limp binding 50 cents.

(7.) **Thirty Lessons Punctuation** contains thirty lessons on this subjects with examples and exercises. Price 15 cents.

(8.) **Journalizing and Business Problems** is a practical drill and exercise book giving many hundreds of samples business transactions, 7x  $10\frac{1}{2}$  inches, 72 pages, cloth bound. Price 50c.

(9.) **Touch Typewriting** is a complete instructor in typewriting on standard machines with many illustrations showing how to use the fingers to the advantage. (In course of publication.)

**Any one of these books** will be sent by mail, post paid, on receipt of price. Address C. A. Fleming, Owen Sound, Ont.



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